

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

52734  
Morton & Craig LLC  
110 Marter Ave., Suite 301  
Moorestown, NJ 08057  
Attorney for AmeriCredit Financial Services, Inc. dba  
GM Financial

In Re:

RICHARD T. DRUDE



Order Filed on May 17, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case number: 19-19333

Adv. No.

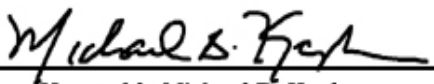
Hearing Date: 4-27-2022

Judge: (MBK)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL  
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

**DATED: May 17, 2022**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Richard T. Drude / 52734

Case No: 19-19333

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Certification of Default filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial, with the appearance of Nicholas Fitzgerald, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest encumbering a 2012 Honda Odyssey bearing vehicle identification number 5FNRL5H69CB003134.
2. That the debtors account has post-petition arrears through April 2022 in the amount of \$846.16.
3. The debtor is to cure this arrearage by making his regular monthly payment of \$543.27 plus an additional \$423.08 each month (for a total monthly payment of \$966.35), for the months of May 2022 through June 2022 (2 months). If the debtor fails to make any total monthly payment of \$966.35 by the date each payment falls due under the terms of the retail installment sales contract, GM Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtor, his attorney, and the chapter 13 trustee.

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Debtor: Richard T. Drude / 52734

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4. That beginning with his July 2022 payment, the debtor is to make each monthly payment directly to GM Financial under the terms of the retail installment contract. If the debtor fails to make any monthly payment to GM Financial within thirty (30) days after each payment falls due, GM Financial shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, and the chapter 13 trustee.
5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit Financial Services, Inc. dba GM Financial must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, GM Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtor, his attorney, and the chapter 13 trustee.
6. That the debtor is to pay GM Financial a counsel fee of \$350.00 through his chapter 13 bankruptcy plan.

In re:  
Richard T Drude  
Debtor

Case No. 19-19333-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 17, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db	+ Richard T Drude, 9 Forest Park Terrace, Monroe Township, NJ 08831-8508
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022                      Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Loss Mitigation CITIZENS FINANCIAL/FRANKLIN AMEREICAN MORTGAGE dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Citizens Bank N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Fitzpatrick	on behalf of Debtor Richard T Drude nickfitz.law@gmail.com nadiafinancial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;fitz2law@gmail.com

District/off: 0312-3

User: admin

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Date Rcvd: May 17, 2022

Form ID: pdf903

Total Noticed: 2

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Citizens Bank N.A. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marguerite Mounier-Wells

on behalf of Debtor Richard T Drude nadiafinancial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Martin C. Latinsky

on behalf of Debtor Richard T Drude mlatin56@gmail.com latinskyfitzlaw@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Richard T Drude fitz2law@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11